

In re:  
John William Flach  
Jennifer Megan Flach  
Debtors

Case No. 19-13239-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jun 18, 2024

User: admin  
Form ID: 138OBJ

Page 1 of 4  
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ John William Flach, Jennifer Megan Flach, 616 Charles Drive, Gilbertsville, PA 19525-9197
14327027	+ Cb Lancaster, 218 West Orange St, Lancaster, PA 17603-3746
14327028	+ Champion Mortgage, 11 Eves Drive, Marlton, NJ 08053-3130
14327045	+ Midwst Rcvry, 2747 W Clay St Ste A, Saint Charles, MO 63301-2557
14332192	+ PNC BANK NATIONAL ASSOCIATION, C/O REBECCA ANN SOLARZ, KML Law Group, P.C., 701 Market Street, Ste. 5000, Philadelphia, PA 19106-1541
14327049	+ PNC Mortgage, Div of PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
14376619	+ Ross, Quinn & Ploppert, P.C., 192 S. Hanover Street, Suite 101, Pottstown, PA 19464-6096
14327052	+ Stellar Recovery Inc, 1327 Hwy 2 W, Kalispell, MT 59901-3413

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jun 18 2024 23:45:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 18 2024 23:45:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14327023	Email/Text: collectors@arresourcesinc.com	Jun 18 2024 23:45:00	Ar Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422
14327022	+ Email/Text: bsimmons@amsher.com	Jun 18 2024 23:45:00	Amsher Collection Serv, 4524 Southlake Pkwy Ste, Hoover, AL 35244-3270
14327025	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 19 2024 00:15:47	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
14347968	Email/PDF: bncnotices@becket-lee.com	Jun 19 2024 00:00:52	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14327026	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 19 2024 00:00:22	Capital One, N.A., PO Box 30285, Salt Lake City, UT 84130-0285
14327029	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 18 2024 23:45:00	Comenity Bank/vctrsec, Po Box 182789, Columbus, OH 43218-2789
14327030	+ Email/Text: dylan.succa@commercialacceptance.net	Jun 18 2024 23:45:00	Commercial Acceptance, 2300 Gettysburg Rd, Camp Hill, PA 17011-7303
14327031	+ Email/Text: bankruptcy@consumerportfolio.com	Jun 18 2024 23:45:00	Consumer Portfolio Services, Po Box 57071, Irvine, CA 92619-7071
14371896	+ Email/Text: bankruptcy@consumerportfolio.com	Jun 18 2024 23:45:00	Consumer Portfolio Services, Inc., 3800 Howard Hughes Parkway, Suite 1400, Las Vegas, NV 89169-5980

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14327032	+ Email/Text: bankruptcy@credencerm.com	Jun 18 2024 23:45:00	Credence Resource Mana, 17000 Dallas Pkwy Ste 20, Dallas, TX 75248-1940
14327033	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jun 18 2024 23:45:00	Credit Coll, Po Box 607, Norwood, MA 02062-0607
14327034	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jun 18 2024 23:45:00	Credit Collection Serv, Po Box 710, Norwood, MA 02062-0710
14327035	+ Email/Text: BKPT@cfna.com	Jun 18 2024 23:45:00	Credit First N A, 6275 Eastland Rd, Brookpark, OH 44142-1399
14327036	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 19 2024 00:00:25	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
14327024	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Jun 18 2024 23:45:00	Bureau of UC Benefits & Allowances, Attn: UI Payment Services, PO Box 67503, Harrisburg, PA 17106-7503
14327038	+ Email/Text: electronicbkydocs@nelnet.net	Jun 18 2024 23:45:00	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
14327037	+ Email/Text: electronicbkydocs@nelnet.net	Jun 18 2024 23:45:00	Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904
14358280	+ Email/PDF: ebn_ais@aisinfo.com	Jun 19 2024 00:00:37	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14353114	Email/Text: ECMCBKNotices@ecmc.org	Jun 18 2024 23:45:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
14327039	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jun 19 2024 00:00:25	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14327040	+ Email/Text: bankruptcy@flagshipcredit.com	Jun 18 2024 23:45:00	Flagship Credit Acceptance, PO Box 3807, Coppell, TX 75019-5877
14327041	+ Email/Text: Bankruptcy@ICSystem.com	Jun 18 2024 23:45:00	I C System, Po Box 64378, Saint Paul, MN 55164-0378
14327042	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 18 2024 23:45:00	Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
14351097	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 18 2024 23:45:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14327043	^ MEBN	Jun 18 2024 23:42:50	KML Law Group PC, 701 Market St, Street 5000, Philadelphia, PA 19106-1541
14327044	+ Email/Text: PBNCNotifications@peritussservices.com	Jun 18 2024 23:45:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14360047	Email/PDF: resurgentbknotifications@resurgent.com	Jun 19 2024 00:00:45	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14327046	+ Email/Text: bankruptcy@sccompanies.com	Jun 18 2024 23:45:00	Montgomery Ward, 1112 7th Ave, Monroe, WI 53566-1364
14327047	+ Email/PDF: pa_dc_claims@navient.com	Jun 19 2024 00:00:50	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
14327048	+ Email/Text: blegal@phfa.org	Jun 18 2024 23:45:00	PHFA, 211 N. Front Street, PO Box 15530, Harrisburg, PA 17105-5530
14362033	Email/Text: Bankruptcy.Notices@pnc.com	Jun 18 2024 23:45:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14327050	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 19 2024 00:00:22	Portfolio Recovery Associates, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
14362202	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 19 2024 00:01:11	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14349868	+ Email/Text: JCAP_BNC_Notices@jcap.com		

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		Jun 18 2024 23:45:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14332487	Email/Text: bnc-quantum@quantum3group.com	Jun 18 2024 23:45:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14327051	+ Email/Text: bankruptcy@sccompanies.com	Jun 18 2024 23:45:00	Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
14341434	+ Email/Text: electronicbkydocs@nelnet.net	Jun 18 2024 23:45:00	U.S. Department of Education C/O Nelnet, 121 South 13th Steet, Suite 201, Lincoln, NE 68508-1911
14327053	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Jun 19 2024 00:01:06	U.S. Dept of HUD, 451 7th Street S.W., Washington, DC 20410-0001
14327055	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jun 18 2024 23:45:00	Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225
14399653	Email/PDF: bncnotices@becket-lee.com	Jun 19 2024 00:00:50	eCAST Settlement Corporation, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
TOTAL: 42			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14347971	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 20, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
JOSEPH L QUINN	on behalf of Joint Debtor Jennifer Megan Flach CourtNotices@rqplaw.com
JOSEPH L QUINN	on behalf of Debtor John William Flach CourtNotices@rqplaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

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**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: John William Flach and Jennifer  
Megan Flach

Debtor(s)

Case No: 19-13239-pmm

Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 6/18/24